

Home Policy Cover Comparison



	Affinity Standard HH	Aspire Mid Net Worth
Standard Buildings Sum Insured	£750,000	N/A – sum insured product
Maximum Buildings Sum Insured	£1,250,000	£3,000,000
Standard Contents Sum Insured	£80,000	N/A – sum insured product
Single Article Limit	£2,500	None under contents
Valuables Sub Limit	30% of Contents	N/A
Valuables Single Item Limit	£2,500	£5,000 for collections, £25,000 for fine arts and £10,000 for jewellery
Maximum Contents Sum Insured	£150,000	£500,000 plus £250,000 fine art/antiques and £250,000 valuables
Business Contents and Stock	optional	optional
Personal Liability	£2,000,000	£10,000,000
Accidents to Domestic Staff	£5,000,000	£10,000,000
Accidental Damage Cover	optional	included
Contents in the Open	£1,000	included
Contents in Outbuildings	£2,500 as standard, option to increase	included
Freezer Contents	£500	included
Personal Possessions	optional	optional
Money and Credit Card Limit	£500	£5,000 for money, £25,000 for credit cards
Pedal Cycle Limit (Per Cycle)	£500 as standard per cycle (option to increase up to £7,500 any one cycle)	Included in contents as standard
Alternative Accommodation	Included up to 20% of the sum insured for the buildings damaged/destroyed	Included up to 36 months
Trace and Access	£2,500	included
Breakage of Glass	included	included
Standard Excess	£100	£250
Standard EOW excess	£350	£350
Subsidence Excess	£1,000	£1,000
Legal Expenses - Cover	included	included
Legal Expenses – Max Indemnity Limit	£50,000	£50,000
Home Emergency	Included – £500 per claim	Included – £500 per claim